

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOHN H. WILSON  
RHONDA F. WILSON  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:12-22031

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmevf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/18/2012 and confirmed on 6/22/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		52,387.42
Less Refunds to Debtor	0.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>_____</b>	<b>52,387.42</b>
 Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,162.75	
Trustee Fee	1,878.96	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>_____</b>	<b>6,041.71</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
	WELLS FARGO DEALER SVCS INC	1,335.48	1,335.48	128.60	1,464.08
	Acct: 0434				
	NATIONSTAR MORTGAGE LLC(*)	0.00	28,107.95	0.00	28,107.95
	Acct: 1111				
	NATIONSTAR MORTGAGE LLC(*)	521.49	521.49	0.00	521.49
	Acct: 1111				
					30,093.52
<b>Priority</b>					
	PAUL W MCELRATH JR ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JOHN H. WILSON	0.00	0.00	0.00	0.00
	Acct:				
	MAZZEI AND ASSOCIATES	0.00	0.00	0.00	0.00
	Acct:				
	JASON MAZZEI ESQ	3,650.00	3,650.00	0.00	0.00
	Acct:				
	PAUL W MCELRATH JR ESQ	512.75	512.75	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX5-15				
	MCELRATH LEGAL HOLDINGS LLC	0.00	0.00	0.00	0.00
	Acct:				
	MCELRATH LEGAL HOLDINGS LLC	0.00	0.00	0.00	0.00
	Acct:				
	BENTWORTH SD (ELLSWORTH) (EIT)	2,600.00	2,600.00	0.00	2,600.00
	Acct: 4224				
	INTERNAL REVENUE SERVICE*	907.22	907.22	0.00	907.22
	Acct: 3223				
	EQUITABLE GAS CO (*)	0.00	4,344.15	0.00	4,344.15
	Acct: XXXXXXXXX7580				
	EQUITABLE GAS CO (*)	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXX7580				
					7,851.37

<b>Unsecured</b>				
	FIRST NATIONAL BANK OF PA**	7,296.16	2,360.64	0.00

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9696				
	AMERICAN HONDA FINANCE CORP*	1,971.09	637.74	0.00	637.74
	Acct: 7732				
	APPLIED BANK*	0.00	0.00	0.00	0.00
	Acct: XXX8379				
	KEYSTONE RECOVERY PARTNERS LLC	3,536.06	1,144.08	0.00	1,144.08
	Acct: 8510				
	CAPITAL ONE BANK NA**	1,864.10	603.12	0.00	603.12
	Acct: 5242				
	CAVALRY PORTFOLIO SERVICES LLC(*)	1,280.92	414.43	0.00	414.43
	Acct: 8475				
	CITIFINANCIAL INC (NON-RE*)	0.00	0.00	0.00	0.00
	Acct: XXX3056				
	AMERICAN INFOSOURCE LP AGENT FOF	1,769.65	572.56	0.00	572.56
	Acct: 2522				
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct: XXX0408				
	PREMIER BANKCARD/CHARTER	431.23	139.52	0.00	139.52
	Acct: 7384				
	HSBC BANK++	0.00	0.00	0.00	0.00
	Acct: XXX9901				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: XXX2522				
	NORTH SHORE AGENCY++	0.00	0.00	0.00	0.00
	Acct: XXX3547				
	NORTHLAND GROUP INC.	0.00	0.00	0.00	0.00
	Acct: XXX3390				
	SEVENTH AVENUE	212.75	68.84	0.00	68.84
	Acct: 5570				
	EQUITABLE GAS CO (*)	147.99	47.88	0.00	47.88
	Acct: 2548				
	INTERNAL REVENUE SERVICE*	4.54	1.47	0.00	1.47
	Acct: 3223				
	LVNV FUNDING LLC, ASSIGNEE	7,450.37	2,410.54	0.00	2,410.54
	Acct: 0577				
	ALLIED INTERSTATE++	0.00	0.00	0.00	0.00
	Acct: ?				
	BAY AREA CREDIT SERVICES++	0.00	0.00	0.00	0.00
	Acct: ?				
	BELLE VERNON FINANCIAL SVCS	0.00	0.00	0.00	0.00
	Acct: XXX0533				
	BELLE VERNON FINANCIAL SVCS	0.00	0.00	0.00	0.00
	Acct: XXX0894				
	BELLE VERNON FINANCIAL SVCS	0.00	0.00	0.00	0.00
	Acct: XXX0005				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: XXX3368				
	FINGERHUT DIR MKTNG INC/CIT**	0.00	0.00	0.00	0.00
	Acct: XXX9080				
	CITIBANK NA(*)	0.00	0.00	0.00	0.00
	Acct: XXX4727				
	CITIFINANCIAL INC (NON-RE*)	0.00	0.00	0.00	0.00
	Acct: XXX8192				
	CITIFINANCIAL INC (NON-RE*)	0.00	0.00	0.00	0.00
	Acct: XXX3714				
	CREDITORS INTERCHANGE++	0.00	0.00	0.00	0.00
	Acct: ?				
	EQUABLE ASCENT FINANCIAL++	0.00	0.00	0.00	0.00
	Acct: XXX4921				
	METABANK/FINGERHUT	0.00	0.00	0.00	0.00

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXX9080				
	TRIAD FINANCIAL SERVICES CORP*	0.00	0.00	0.00	0.00
	Acct: XXX0001				8,400.82
TOTAL PAID TO CREDITORS					46,345.71
TOTAL					
CLAIMED	3,507.22				
PRIORITY	1,856.97				
SECURED	25,964.86				

Date: 10/25/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeclf@chapter13trusteevdpa.com

Certificate of Notice Page 5 of 7  
**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOHN H. WILSON  
RHONDA F. WILSON  
Debtor(s)Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:12-22031

Chapter 13

Document No.:

## ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

---

U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 6 of 7**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 John H. Wilson  
 Rhonda F. Wilson  
 Debtors

Case No. 12-22031-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dsaw  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Oct 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2017.

db/jdb John H. Wilson, 54 Cedar Street, Ellsworth, PA 15331  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
 13358076 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808)  
 13358075 +Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129  
 13358078 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
 13358079 Bellevernon Financial, Room 105 Tri-County Plaza, Belle Vernon, PA 15012  
 13358080 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 13358085 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)  
 13388478 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 13358082 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 13358084 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 13358086 +Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438  
 13426231 +Equitable Gas Company, c/o Donna Treemarchi, 225 North Shore Drive, Pittsburgh, PA 15212-5860  
 13358090 +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363  
 13358091 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 13358092 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 13358097 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage Ll, 350 Highland Dr, Lewisville, TX 75067)  
 13358098 +SEVENTH AVENUE, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933  
 13358099 ++TRIAD FINANCIAL CORP, 5201 Rufe Snow DRIVE, SUITE 400, NORTH RICHLAND HILLS TX 76180-6036  
 (address filed with court: Triad Financial, 5201 Rufe Snow Dr Ste 40, North Richland Hills, TX 76180)  
 13384562 Wells Fargo Bank, N.A., dba Wells Fargo Dealer Ser, P.O. Box 19657, Irvine, CA 92623-9657  
 13358100 +Wfds/Wds, Po Box 1697, Winterville, NC 28590-1697

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13360733 E-mail/Text: ebnbankruptcy@ahm.honda.com Oct 27 2017 01:53:38  
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088  
 13358077 E-mail/Text: bnc-applied@quantum3group.com Oct 27 2017 01:54:06 Applied Bank,  
 601 Delaware Ave, Wilmington, DE 19801  
 13417034 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 27 2017 02:06:27  
 American InfoSource LP as agent for, InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093  
 13358081 +E-mail/Text: bankruptcy@cavps.com Oct 27 2017 01:54:00 Cavalry Portfolio Serv,  
 7 Skyline Dr Ste 3, Hawthorne, NY 10532-2162  
 13390134 +E-mail/Text: bankruptcy@cavps.com Oct 27 2017 01:54:00 Cavalry Portfolio Services, LLC,  
 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322  
 13358083 +E-mail/Text: bnc-bluestem@quantum3group.com Oct 27 2017 01:54:20 Cit/Fhut,  
 6250 Ridgewood Road, St Cloud, MN 56303-0820  
 13358087 +E-mail/PDF: creditonebknotifications@resurgent.com Oct 27 2017 02:06:52 Credit One Bank,  
 Po Box 98875, Las Vegas, NV 89193-8875  
 13358095 E-mail/Text: cio.bncmail@irs.gov Oct 27 2017 01:52:29 Internal Revenue Service,  
 Insolvency Unit, P.O. Box 628, Pittsburgh, PA 15230  
 13405674 +E-mail/Text: bncmail@w-legal.com Oct 27 2017 01:53:53  
 KEYSTONE RECOVERY PARTNERS LLC, SERIES A, C O WEINSTEIN AND RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121 SEATTLE, WA 98121-3132  
 13455555 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 27 2017 02:06:29  
 LVNV Funding, LLC its successors and assigns as, assignee of CitiFinancial, Inc.,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13358096 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 27 2017 02:07:06 Lvnv Funding Llc,  
 Po Box 740281, Houston, TX 77274-0281  
 13388131 +E-mail/Text: csidl@sbcglobal.net Oct 27 2017 01:54:10 Premier Bankcard/Charter, POB 2208,  
 Vacaville, CA 95696-8208

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr NATIONSTAR MORTGAGE LLC  
 13358089 Fhut/Metbk  
 13358093\* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,  
 Room 727, Pittsburgh, PA 15222-4107  
 13358094\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
 13465974\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, Bankruptcy Dept, 350 Highland Dr, Lewisville, TX 75067-4177)

District/off: 0315-2

User: dsaw  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Oct 26, 2017

13358088     ###+Equable Ascent Financi,     1120 W Lake Cook Rd Ste,     Buffalo Grove, IL 60089-1970  
TOTALS: 2, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com  
Matthew John McClelland on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Joint Debtor Rhonda F. Wilson ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Debtor John H. Wilson ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmevf@chapter13trusteewdpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7